

IN THE CLAIMS

1. (currently amended) A method for providing to an end user, multi-dimensional customer profiles, allowing the end user to effectively manage customer targeting, said method comprising the steps of:

compiling data from multiple sources to create a relational database;

using tools to model the relational database and produce a first modeling result including to determine at least one model for a customer including at least one of a marketing model and a at least one risk model for a customer, wherein the at least one marketing model includes a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, the tools include non-statistical tools including artificial intelligence;

using the tools to compare the first modeling result to prior modeling results, and then select a modeling result to facilitate customer targeting;

scoring the modeled database using the selected modeling result;

integrating scores into a multi-dimensional structure; and

providing access to end users to the multi-dimensional structure.

2. (original) A method according to Claim 1 wherein said step of compiling data from multiple sources further comprises the step of compiling data from at least one of world wide web, legacy customer data, and user input.

3. (original) A method according to Claim 1 wherein said step of using tools to model the relational database further comprises the step of using statistical analysis software to model the relational database.

4. (original) A method according to Claim 1 wherein said step of using tools to model the relational database further comprises the step of using non-statistical tools to model the relational database.

5. (currently amended) A method according to Claim 4 wherein said step of using non-statistical tools to model the relational database further comprises the step of using at least one of ~~artificial intelligence~~, rule based methods and user input to model the relational database.

6. (currently amended) A method according to Claim 1 wherein said step of using tools to model the relational database further comprises the step of using the tools to generate ~~generating~~ an algorithm for use in scoring ~~models~~ customer accounts stored within the relational database.

B<sup>2</sup> 7. (currently amended) A method according to Claim 1 wherein said step of scoring the modeled database further comprises the step of scoring ~~individual accounts~~ each customer account stored within the relational database, and assigning ~~the accounts~~ each account at least one of a numerical value, a non numerical value, and an economic worth.

8. (currently amended) A method according to Claim 7 wherein said step of scoring ~~individual accounts~~ each customer account and assigning ~~the accounts~~ each account further comprises the step of assigning accounts having an assigned non-numerical value to at least one of classes, deciles and clusters.

9. (original) A method according to Claim 1 wherein said step of integrating scores into a multi-dimensional structure further comprises the step of defining and calculating dimensions of the structure.

10. (original) A method according to Claim 1 wherein said step of integrating scores into a multi-dimensional structure further comprises the step of transforming modeled data into information for decision making.

11. (original) A method according to Claim 1 wherein said step of providing access to end users further comprises the step of accessing information within the multi-dimensional structure through a graphical user interface.

12. (original) A method according to Claim 1 wherein said step of providing access to end users further comprises the step of generating at least one of reports, graphs and tracking results.

13. (currently amended) A system configured to provide to an end user, multi-dimensional customer profiles, allowing the end user to effectively manage customer targeting, said system comprising:

at least one computer;

a server configured to compile data from multiple sources to create a relational database, use tools including artificial intelligence to model data within the relational database and produce a first modeling result including to determine at least one model for a customer including at least one of a marketing model and a at least one risk model, use tools to compare the first modeling result to prior modeling results and then select a modeling result to facilitate customer targeting, score the modeled data using the selected modeling results, integrate the scores into a multi-dimensional structure and provide access to the multi-dimensional structure, wherein the at least one risk model includes a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model; and

a network connecting said computer to said server.

14. (original) A system according to Claim 13 wherein said server configured to compile data from at least one of world wide web, legacy customer data, and user input.

15. (original) A system according to Claim 13 wherein said server configured to use statistical analysis software to model data within the relational database.

<sup>18</sup>  
16. (original) A system according to Claim <sup>15</sup>13 wherein said server configured to use non-statistical tools to model data within the relational database.

<sup>19</sup>  
17. (currently amended) A system according to Claim <sup>18</sup>16 wherein said server configured to use at least one of ~~artificial intelligence~~, rule based methods and user input to model data within the relational database.

<sup>20</sup>  
18. (currently amended) A system according to Claim <sup>15</sup>13 wherein said server configured to generate an algorithm for use in scoring ~~models~~ customer accounts stored within the relational database.

<sup>21</sup>  
19. (currently amended) A system according to Claim <sup>15</sup>13 wherein said server configured to score ~~individual accounts~~ each customer account stored within the relational database, and assign ~~the accounts~~ each account at least one of a numerical value, a non numerical value, and an economic worth.

<sup>22</sup>  
20. (previously presented) A system according to Claim <sup>21</sup>19 wherein said server configured to assign accounts having an assigned non-numerical value to at least one of classes, deciles and clusters.

<sup>23</sup>  
21. (original) A system according to Claim <sup>15</sup>13 wherein said server configured to define and calculate dimensions of the structure.

<sup>24</sup>  
22. (original) A system according to Claim <sup>15</sup>13 wherein said server configured to transform modeled data into information for decision making.

<sup>25</sup>  
23. (original) A system according to Claim <sup>15</sup>13 wherein said server configured to allow access to information within the multi-dimensional structure through a graphical user interface.

<sup>26</sup>  
24. (original) A system according to Claim <sup>15</sup>13 wherein said server configured to generate at least one of reports, graphs and tracking results.

<sup>27</sup>  
25. (currently amended) A method according to Claim 1 wherein said step using tools to model the relational database further comprises the step of using tools to model the relational

database to ~~determine at least one~~ produce a plurality of marketing models ~~model~~ and a plurality of risk models for a customer, wherein the marketing models include ~~including at least one of~~ a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, and wherein the risk models include a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.

<sup>14</sup>  
26. (currently amended) A method according to Claim 1 wherein said step using tools to model the relational database further comprises the step of using tools to determine produce at least one marketing model and at least one risk model for a customer, wherein the at least one risk model includes ~~including at least one of~~ a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.

53 <sup>21</sup>  
27. (currently amended) A system according to Claim <sup>15</sup>13 wherein said at least one marketing model includes at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model.

28. (currently amended) A system according to Claim <sup>15</sup>13 wherein said at least one risk model includes at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model. server is further configured to use tools to model data within the relational database to produce a plurality of marketing models and a plurality of risk models for a customer, wherein the marketing models include a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, and wherein the risk models include a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.